

JEFFERSON

CAPITAL SYSTEMS, LLC

16 McLeland Road, Saint Cloud, MN 56303
1-877-251-0009
Mon-Thurs 8 AM - 8 PM,
Fri 8 AM - 3 PM Central Time



January 24, 2014

Debt Description:	TRIBUTE CARD
Account #:	XXXXXXXXXXXX4367
Your Current Creditor:	JEFFERSON CAPITAL SYSTEMS LLC
JCS Reference #:	2759780849
Amount Due:	\$2,186.84

You do have options!

Dear Carlos Camacho,

The above referenced account is with our office for collection and servicing.

Please consider the following opportunities to satisfy this balance. Offers #1 and #2 expire on 03/10/14. We are not obligated to renew these offers.

- 1 **OPPORTUNITY #1 - 40% Discount**
Pay this account with a lump sum payment of \$1,312.10 which is a 40% discount off the amount due. This arrangement will settle the account with Jefferson Capital.
- 2 **OPPORTUNITY #2 - 30% Discount**
Pay three payments of \$510.23 and settle the account for \$1,530.79.
- 3 **OPPORTUNITY #3 - Monthly Payments**
Jefferson Capital will also accept payments of \$182.21 a month over the next twelve months. These payments will apply towards the amount due of \$2,186.84.

	Free Check by Phone: 1-877-251-0009
	MONEY GRAM Payable to: Jefferson Capital Systems, LLC Receive Code: 3315
	PO Box 953185, St. Louis, MO 63195-3185

We have assigned the following JCS reference number to your account: 2759780849 Please reference that number when contacting us or making a payment.

You may use our free pay by phone service by calling toll free (1-877-251-0009), or you can mail your payment in the envelope enclosed.

Sincerely,

Jefferson Capital Systems, LLC
Jefferson Capital Systems, LLC

The law limits how long you can be sued on a debt. Because of the age of your debt, we (Jefferson Capital Systems) will not sue you for it. If you do not pay the debt, we may report or continue to report it to the credit reporting agencies as unpaid for as long as the law permits this reporting.

Regardless, Jefferson Capital Systems will NOT bring any kind of legal proceeding against you, such as a lawsuit or arbitration, to collect on the debt; further, if you make a payment on this debt it will not be deemed by us to revive, toll, or restart the statute of limitations on this debt. If we transfer this debt to a new owner or assign any rights related to this debt, the new owner, successor, or assign will be required in writing to do the same.

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**SEE REVERSE SIDE FOR IMPORTANT INFORMATION
REGARDING YOUR RIGHTS UNDER FEDERAL, STATE AND LOCAL LAWS.**

▼ PLEASE DETACH THE LOWER PORTION AND RETURN YOUR PAYMENT IN THE ENVELOPE PROVIDED ▼

January 24, 2014

ON6070_P 360621 00048912
JeffersonCapital.WFD

PO BOX 1803
FORT MILL SC 29716-1803

Personal & Confidential



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360621

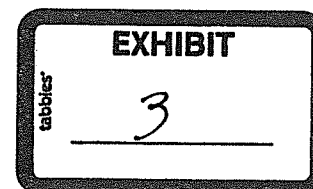
Amount Due	Amount Enclosed
\$2,186.84	

Please include your JCS Reference Number 2759780849 on the check or money order payable to: Jefferson Capital

☐ Change of Address? Please update on reverse side.

CARLOS CAMACHO
2001 MANHATTAN AVE APT 111
EAST PALO ALTO CA 94303-2237

Jefferson Capital Systems, LLC
PO Box 953185
St. Louis, MO 63195-3185



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Notice of Important Information: Consumers have rights under federal, state, and local laws including, but not limited to those rights listed below:

Asking Us to Cease Communication: You have the right to ask us to stop communicating with you about this debt. To do so, please write to us at 16 McLeland Road Dept. C Saint Cloud, MN 56303. After you notify us, we will stop communication with you, except: (1) to advise you that we intend to pursue specific remedies permitted by law; or (2) to advise you that our efforts are being terminated.

Complaints: If you have a complaint about the way we are collecting this debt, please write to us at 16 McLeland Road Dept. C Saint Cloud, MN 56303 or call us toll-free at 1-888-718-0048 between 9AM and 5PM Central Time, Monday through Friday.

JEFFERSON CAPITAL COMPLIES WITH A FEDERAL LAW CALLED THE FAIR DEBT COLLECTION PRACTICES ACT ("FDCPA") THAT PROVIDES CONSUMERS WITH CERTAIN RIGHTS. THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT (ENFORCED BY THE FEDERAL TRADE COMMISSION) AND THE CALIFORNIA STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8:00 A.M. OR AFTER 9:00 P.M. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES OR TO CONTACT THE FTC ABOUT THE WAY WE ARE COLLECTING THIS DEBT, PLEASE CONTACT THE FTC ON LINE AT www.ftc.gov OR WRITE THE FTC AT FEDERAL TRADE COMMISSION, CONSUMER RESPONSE CENTER, 600 PENNSYLVANIA AVE., N.W. WASHINGTON DC. 20580. YOU MAY ALSO CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP.

If the difference between your total balance and settled amount represents \$600 or more in principal, such amount will be reported on Form 1099-C in January of next year; and a copy of the form will be provided to you and the IRS. You are responsible for any tax liability associated with this transaction. If you have any questions about the tax implications, please contact your tax advisor.

CHANGE OF NAME: Please mail your change of name request to Jefferson Capital, 16 McLeland Road, Saint Cloud, MN 56303 along with a copy of your driver's license or social security card.

Change of Address Notification		
Account Number		
Address		Apt#
City	State	Zip
Home Phone () -	Business Phone () -	Other Phone () -
Email Address		

Jefferson Capital Systems, LLC Privacy Policy

RevDec2012

We recognize our obligation to keep information about you secure and confidential. The Jefferson Capital Privacy Policy Covers the collection, use, and disclosure of personal information that may be collected by Jefferson Capital. Please take a moment to read the following to learn more about how information is gathered and to whom we disclose the information, and how we safeguard your personal information.

PRIVACY NOTICE

We, Jefferson Capital Systems, LLC, provide this notice to you as required by Federal law. We may collect nonpublic personal information about you as permitted by law from:

- Your transactions with us;
- Prior owners of your account;
- Consumer reporting agencies;
- Applications or other forms that you provide to us.

We may disclose nonpublic personal information about you to the extent that it is: (a) specifically directed by you; (b) permitted by the Gramm-Leach-Bliley Act (such as to service and maintain your account); and (c) not prohibited by other applicable law, including, but not limited to, the Fair Debt Collection Practices Act.

We restrict access to nonpublic personal information about you to employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal laws to guard your nonpublic personal information.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

BF-GLB_10_A

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Jefferson Capital Systems, LLC Privacy Policy

RevDec2012

NOTICE OF IMPORTANT INFORMATION:

ADDITIONAL INFORMATION FOR MINNESOTA RESIDENTS

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

ADDITIONAL INFORMATION FOR NORTH CAROLINA RESIDENTS

NORTH CAROLINA DEPARTMENT OF INSURANCE PERMIT NUMBER: 103490

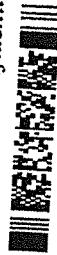
ADDITIONAL INFORMATION FOR NEW YORK CITY RESIDENTS

NEW YORK CITY DEPARTMENT OF CONSUMER AFFAIRS LICENSE NUMBER: 1368090

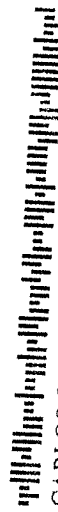


FIRST CLASS MAIL

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Personal & Confidential



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